SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21227

Subject	Zip Code Tabulation Area : 21227			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	27,431	+/- 1070	100.0%	+/- (X)
In labor force	18,743	+/- 843	68.3%	+/- 1.9
Civilian labor force	18,627	+/- 835	67.9%	+/- 1.9
Employed	16,759	+/- 658	61.1%	+/- 2.4
Unemployed	1,868	+/- 535	6.8%	+/- 1.8
Armed Forces	116	+/- 93	0.4%	+/- 0.3
Not in labor force	8,688	+/- 658	31.7%	+/- 1.9
Civilian labor force	18,627	+/- 835	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	10%	+/- 2.6
Females 16 years and over	13,618	+/- 632	(X)	+/- (X)
In labor force	8,645	+/- 488	63.5%	+/- 2.6
Civilian labor force	8,605	+/- 481	63.2%	+/- 2.6
Employed	7,719	+/- 480	56.7%	+/- 2.8
Own children under 6 years	2,842	+/- 424	(X)	+/- (X)
All parents in family in labor force	1,818	+/- 322	64%	+/- 8.7
Own children 6 to 17 years	4,082	+/- 493	(X)	+/- (X)
All parents in family in labor force	3,231	+/- 484	79.2%	+/- 7
COMMUTING TO WORK				
Workers 16 years and over	16,515	+/- 680	100.0%	+/- (X)
Car, truck, or van -- drove alone	12,769	+/- 506	77.3%	+/- 2.7
Car, truck, or van -- carpooled	1,864	+/- 380	11.3%	+/- 2.1
Public transportation (excluding taxicab)	995	+/- 242	6%	+/- 1.4
Walked	364	+/- 147	2.2%	+/- 0.9
Other means	179	+/- 97	1.1%	+/- 0.6
Worked at home	344	+/- 142	2.1%	+/- 0.8
Mean travel time to work (minutes)	25.4	+/- 1.3	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	16,759	+/- 658	100.0%	+/- (X)
Management, business, science, and arts occupations	5,166	+/- 518	30.8%	+/- 2.8
Service occupations	2,532	+/- 350	15.1%	+/- 2
Sales and office occupations	4,533	+/- 468	27%	+/- 2.4
Natural resources, construction, and maintenance occupations	2,151	+/- 331	12.8%	+/- 2
Production, transportation, and material moving occupations	2,377	+/- 272	14.2%	+/- 1.6
INDUSTRY				
Civilian employed population 16 years and over	16,759	+/- 658	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	29	+/- 30	0.2%	+/- 0.2
Construction	1,604	+/- 284	9.6%	+/- 1.7
Manufacturing	1,157	+/- 242	6.9%	+/- 1.5
Wholesale trade	752	+/- 221	4.5%	+/- 1.3
Retail trade	2,078	+/- 402	12.4%	+/- 2.3
Transportation and warehousing, and utilities	1,069	+/- 293	6.4%	+/- 1.8
Information	285	+/- 136	1.7%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	938	+/- 183	5.6%	+/- 1.1
Professional, scientific, and management, and administrative and waste	1,919	+/- 340	11.5%	+/- 2
Educational services, and health care and social assistance	3,208	+/- 419	19.1%	+/- 2.4
Arts, entertainment, and recreation, and accommodation and food services	1,266	+/- 250	7.6%	+/- 1.4
Other services, except public administration	957	+/- 209	5.7%	+/- 1.2
Public administration	1,497	+/- 243	8.9%	+/- 1.5

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CLASS OF WORKER				
Civilian employed population 16 years and over	16,759	+/- 658	100.0%	+/- (X)
Private wage and salary workers	13,103	+/- 643	78.2%	+/- 2
Government workers	2,971	+/- 337	17.7%	+/- 2
Self-employed in own not incorporated business workers	614	+/- 174	3.7%	+/- 1
Unpaid family workers	71	+/- 65	0.4%	+/- 0.4
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	12,919	+/- 320	100.0%	+/- (X)
Less than $10,000	794	+/- 202	6.1%	+/- 1.5
$10,000 to $14,999	574	+/- 166	4.4%	+/- 1.3
$15,000 to $24,999	1,329	+/- 219	10.3%	+/- 1.7
$25,000 to $34,999	1,119	+/- 204	8.7%	+/- 1.6
$35,000 to $49,999	1,955	+/- 288	15.1%	+/- 2.1
$50,000 to $74,999	2,829	+/- 385	21.9%	+/- 2.8
$75,000 to $99,999	1,774	+/- 240	13.7%	+/- 1.9
$100,000 to $149,999	1,887	+/- 266	14.6%	+/- 2.1
$150,000 to $199,999	480	+/- 118	3.7%	+/- 0.9
$200,000 or more	178	+/- 73	1.4%	+/- 0.6
Median household income (dollars)	$55,168	+/- 2905	(X)%	+/- (X)
Mean household income (dollars)	$65,033	+/- 2282	(X)%	+/- (X)
With earnings	10,380	+/- 361	80.3%	+/- 2
Mean earnings (dollars)	$66,986	+/- 3029	(X)%	+/- (X)
With Social Security	3,724	+/- 285	28.8%	+/- 2.1
Mean Social Security income (dollars)	$16,425	+/- 996	(X)%	+/- (X)
With retirement income	2,681	+/- 289	20.8%	+/- 2.1
Mean retirement income (dollars)	$19,332	+/- 2192	(X)%	+/- (X)
With Supplemental Security Income	553	+/- 156	4.3%	+/- 1.2
Mean Supplemental Security Income (dollars)	$8,080	+/- 912	(X)%	+/- (X)
With cash public assistance income	426	+/- 138	3.3%	+/- 1.1
Mean cash public assistance income (dollars)	$3,892	+/- 1075	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	1,518	+/- 244	11.8%	+/- 1.9
Families	7,884	+/- 346	100.0%	+/- (X)
Less than $10,000	360	+/- 142	4.6%	+/- 1.8
$10,000 to $14,999	196	+/- 109	2.5%	+/- 1.4
$15,000 to $24,999	526	+/- 152	6.7%	+/- 1.9
$25,000 to $34,999	634	+/- 180	8%	+/- 2.2
$35,000 to $49,999	1,178	+/- 248	14.9%	+/- 3
$50,000 to $74,999	1,824	+/- 271	23.1%	+/- 3.4
$75,000 to $99,999	1,315	+/- 207	16.7%	+/- 2.5
$100,000 to $149,999	1,378	+/- 239	17.5%	+/- 3.1
$150,000 to $199,999	352	+/- 97	4.5%	+/- 1.2
$200,000 or more	121	+/- 58	1.5%	+/- 0.7
Median family income (dollars)	$65,261	+/- 3370	(X)%	+/- (X)
Mean family income (dollars)	$72,393	+/- 3227	(X)%	+/- (X)
Per capita income (dollars)	$25,514	+/- 1032	(X)%	+/- (X)
Nonfamily households	5,035	+/- 368	(X)	+/- (X)
Median nonfamily income (dollars)	$39,040	+/- 3123	(X)%	+/- (X)
Mean nonfamily income (dollars)	$49,168	+/- 3601	(X)%	+/- (X)
Median earnings for workers (dollars)	$33,329	+/- 2378	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$45,025	+/- 2578	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$39,059	+/- 2395	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	34,005	+/- 1191	34005%	+/- (X)
With health insurance coverage	29,458	+/- 1028	86.6%	+/- 1.7
With private health insurance	21,896	+/- 899	64.4%	+/- 3.1
With public coverage	11,067	+/- 942	32.5%	+/- 2.1
No health insurance coverage	4,547	+/- 634	13.4%	+/- 1.7
Civilian noninstitutionalized population under 18 years	7,582	+/- 564	7582%	+/- (X)
No health insurance coverage	335	+/- 158	4.4%	+/- 2
Civilian noninstitutionalized population 18 to 64 years	22,170	+/- 977	22170%	+/- (X)
In labor force:	17,656	+/- 820	17656%	+/- (X)
Employed:	15,881	+/- 654	15881%	+/- (X)
With health insurance coverage	13,352	+/- 591	84.1%	+/- 2.6
With private health insurance	12,560	+/- 591	79.1%	+/- 2.8
With public coverage	981	+/- 224	6.2%	+/- 1.4
No health insurance coverage	2,529	+/- 443	15.9%	+/- 2.6
Unemployed:	1,775	+/- 540	1775%	+/- (X)
With health insurance coverage	1,033	+/- 353	58.2%	+/- 6.8
With private health insurance	384	+/- 126	21.6%	+/- 8.4
With public coverage	669	+/- 317	37.7%	+/- 8.8
No health insurance coverage	742	+/- 238	41.8%	+/- 6.8
Not in labor force:	4,514	+/- 557	4514%	+/- (X)
With health insurance coverage	3,585	+/- 428	79.4%	+/- 5.9
With private health insurance	2,135	+/- 304	47.3%	+/- 6.4
With public coverage	1,750	+/- 341	38.8%	+/- 6.1
No health insurance coverage	929	+/- 322	20.6%	+/- 5.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	10.3%	+/- 2.8
With related children under 18 years	(X)	+/- (X)	18%	+/- 4.9
With related children under 5 years only	(X)	+/- (X)	20%	+/- 9.1
Married couple families	(X)	+/- (X)	4.6%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	6.5%	+/- 3.7
With related children under 5 years only	(X)	+/- (X)	6.3%	+/- 6.1
Families with female householder, no husband present	(X)	+/- (X)	27.5%	+/- 8.4
With related children under 18 years	(X)	+/- (X)	38.9%	+/- 12.1
With related children under 5 years only	(X)	+/- (X)	53.4%	+/- 23.1
All people	(X)	+/- (X)	13.7%	+/- 2.6
Under 18 years	(X)	+/- (X)	20.6%	+/- 5.8
Related children under 18 years	(X)	+/- (X)	20.3%	+/- 5.8
Related children under 5 years	(X)	+/- (X)	25.6%	+/- 8.5
Related children 5 to 17 years	(X)	+/- (X)	17.6%	+/- 6.3
18 years and over	(X)	+/- (X)	11.8%	+/- 2
18 to 64 years	(X)	+/- (X)	12.1%	+/- 2.2
65 years and over	(X)	+/- (X)	10.2%	+/- 3.9
People in families	(X)	+/- (X)	11.6%	+/- 3.1
Unrelated individuals 15 years and over	(X)	+/- (X)	20.5%	+/- 3.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.